

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Owner Trust, through BSI Financial Services, as
servicer

In Re:

Daryl S. Spruill

Debtor.

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Order Filed on May 28, 2020

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No.: 17-10960

Hearing Date: May 21, 2020

Judge: VPF

Chapter: 13

Recommended Local Form:

☐ Followed

☒ Modified

ORDER VACATING STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: May 28, 2020

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Hill Wallack LLP, attorneys for Headlands Residential 2019-RPL1
Upon the motion of Owner Trust through BSI Financial Services, as servicer
under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property
as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or
resume and prosecute to conclusion one or more actions in the court(s) of appropriate
jurisdiction to pursue the movant's rights in the following:

☒ Real property more fully described as:

Land and Premises commonly known as 1162 East Henry Street, Linden, New
Jersey 07036 and also known as Block: 74, Lot: 6, as shown on the Tax Map of
the City of Linden, Union County and State of New Jersey.

It is further ORDERED that the movant, its successors or assignees, may proceed with its
rights and remedies under the terms of the subject mortgage and pursue its state court remedies
including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing
other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or
deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or
purchaser's assignee) may take any legal action for enforcement of its right to possession of the
property.

☐ Personal property more fully described as:

It is further ORDERED that the movant may join the debtors and any
trustee appointed in this case as defendants in its action(s) irrespective of any conversion to
any other chapter of the Bankruptcy Code.

It is further ORDERED that all communications sent by Secured Creditor in connection with
proceeding against the Property, including, but not limited to, notices required by state law and
communications to offer and provide information with regard to a potential Forbearance Agreement,
Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other Loan Workout, may be sent
directly to Debtor.

The movant shall serve this order on the Debtor, any trustee and any other party who
entered an appearance on the motion.